



Benefits

Eligible Pet Ages **Between 8 weeks and 9 years**

Plan is renewable for the life of your pet if you enroll before your pet's 10th birthday.

Coverage Types **Accidents and Illnesses**

\$250 of routine care coverage per pet is also included with the Routine 250 Rider.

Per-Incident Deductible **\$100**

You are responsible for this amount before benefits kick in.

Reimbursement **90%**

For covered expenses. If you're not sure whether a veterinary expense qualifies, check our exclusions.

Routine Care Benefits **\$250**

Covered by Routine 250 Rider. This rider is included, but can also be removed for a lower premium.

Vet Exam	\$25
Vaccinations	\$50
Prevention (flea, heartworm) and microchipping	\$60
Behavior Training	\$50
Routine Maintenance (spay/neuter, teeth cleaning, full health screen)	\$50
Routine Screens (fecal, FeLV/FIV)	\$15
Total per pet	\$250

Prescription Drug Coverage **Included**

Covered pet prescriptions are reimbursed at 90% after your \$100 deductible.

Supplemental Benefits **\$1,800**

These are extra perks offered by your PetFirst plan.

Reimbursement for...

Newspaper ads and an offered reward if your pet becomes lost	\$300
The monetary cost of your pet if permanently lost by straying or theft	\$300
Trip cancellation should your pet need emergency surgery week-of	\$600
Boarding kennel fees if you are hospitalized for over 96 hours	\$600
Total	\$1,800



Limits

Per-Incident Limit	\$2,500
Annual Limit	\$12,000

Exclusions

1. Preexisting conditions
2. Elective procedures, cosmetic surgeries, including but not limited to tail docking, declawing, skin folds, nail trims, and cropping of ears
3. Expression or removal of anal glands or anal sacculitis
4. Breeding or conditions related to breeding
A Breeder's rider is available to cover emergency C-sections, infection, eclampsia, and mastitis as it relates to breeding. Call 1-866-690-7387 for more details.
5. Special diets, pet foods, vitamins, mineral supplements, grooming costs and bathing (including medicated baths)
A Prescription Food rider is available to cover special diets and pet foods. Call 1-866-690-7387 for more details.
6. Treatment of external parasites such as fleas, lice and ticks and preventable internal parasites such as heartworms, hookworms, roundworms, tapeworms and whipworms
7. Orthodontics, endodontics and removal of deciduous teeth
8. Diagnostic tests and treatments for conditions excluded or limited by this policy and complications of conditions excluded or limited by this policy
9. Time and travel expenses to the vet or animal hospital
10. Illness or injury resulting from racing, coursing, commercial guarding or organized fighting of your pet
11. Congenital or hereditary defects or diseases
A Hereditary/Chronic/Congenital 25% or 100% rider is available to cover this exclusion. Call 1-866-690-7387 for more details.
12. Continuous coverage of chronic and long-term conditions that manifested in a previous policy year
A Hereditary/Chronic/Congenital 25% or 100% rider is available to cover this exclusion. Call 1-866-690-7387 for more details.
13. Behavioral problems or therapy
14. Diagnosis or treatment of any/all cruciate ligament damage or rupture
15. Diagnosis or treatment of disc disease, regardless of the cause, during the first 6 months of the policy
16. Treatment of periodontal disease
17. Diagnosis or treatment of patella luxation or hip dysplasia
18. Treatment of foreign body ingestion, occurring more than once per policy year